

UNITED STATES BANKRUPTCY COURT

Laura A. Austin
Clerk of Court

DISTRICT OF SOUTH CAROLINA
J. BRATTON DAVIS UNITED STATES BANKRUPTCY COURTHOUSE
1100 LAUREL STREET
COLUMBIA, SOUTH CAROLINA 29201-2423

TELEPHONE (803)765-5436
www.scb.uscourts.gov

DATE: September 29, 2016

TO: VITO ANTONIO LAERA
Calle 2da #15 interior
Entre Estrada Palma y Central
MAMBI GUANABACOA
Habana, Cuba, CU 00000

RE: Chapter 7 Voluntary Petition
Case No: 16-04887-hb

The court has noted that you are representing yourself in the above-captioned bankruptcy case. You are legally entitled to represent yourself; however, please be aware that bankruptcy cases can be complex. The majority of cases filed by persons without an attorney are dismissed. Although you are proceeding *pro se* (without an attorney), you must comply with the requirements of the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the Local Bankruptcy Rules of this Court. Many deadlines are inflexible and your case may be dismissed if you fail to comply with any one of the numerous requirements.

If you have not filed all required documents, you will be receiving a document entitled "Notice of Filings Due". This Notice contains a specific list of documents that need to be filed within the deadlines stated. It is important that each form is filled out completely and timely filed **within 14 days of the date you filed your petition unless otherwise stated in the Notice**. You may obtain required documents for a fee at the Clerk's Office in Columbia or by printing the forms from the Court's website at www.scb.uscourts.gov (Forms; Official Bankruptcy Forms and Court Forms). Enclosed is information that may be of interest to you, including information regarding how you may qualify to obtain an attorney to assist you at no charge.

You will also receive various information and notices from the Bankruptcy Court while your case is pending. One of the first notices you will receive is entitled "Notice of Bankruptcy Case, Meeting of Creditors, and Deadlines". This notice contains many important deadlines and informs you of the date and location of your meeting of creditors. Failure to appear at your meeting of creditors or to adhere to other deadlines may result in the dismissal of your case. If you have a valid email address, you can elect to receive all notices by email by signing up for electronic notice by completing the attached form and returning it to the Court. More information on electronic noticing is available on the Court's website.

You may also receive notice that the trustee or creditors are seeking certain relief during your case that affects you, your property, and your bankruptcy case. Please note that relief may be granted to these parties without a hearing unless you timely respond to whatever motion or notice of motion they may make.

Additional information and forms are available through the Court's website at www.scb.uscourts.gov, including a video on Bankruptcy Basics and a checklist of documents required to be filed by chapter. If you do not have access to the internet, the Court provides a computer for such appropriate use.

The Court is available to assist you during this process; however, all employees of the Clerk's Office are prohibited from giving you legal advice and, therefore, are not permitted to respond to questions you may have that seek legal advice.

Clerk of Court
United States Bankruptcy Court

BY: Admin, Deputy Clerk

B-304:1/11/2012

LEGAL ASSISTANCE
INFORMATION FOR *PRO SE* DEBTORS

There are no provisions for a lawyer to be appointed to represent a debtor in filing a petition for relief under the Bankruptcy Code (11 U.S.C. Section 101, *et. seq.*).

IF YOU CANNOT AFFORD A LAWYER

If you need free legal assistance to file Chapter 7 or Chapter 13 bankruptcy, you may contact South Carolina Legal Services to apply for legal assistance. South Carolina Legal Services determines if you are eligible for legal services based upon federally established poverty guidelines. Only eligible applicants are referred for representation by Legal Services or by the South Carolina Bar Pro Bono Program.

Contact Information for Services: 1-888-346-5592 (9:00 AM – 6:00 PM, Monday – Thursday)
contactus@sclegal.org / www.sclegal.org / www.lawhelp.org/sc

Legal Services Offices:

Administration	(888)799-9668 (ext 4180)
Beaufort	(843)521-0623 or (866)286-3677
Charleston	(843)720-7044 or (888)720-2320
Columbia	(803)799-9668 or (888)799-9668
Conway	(843)381-8182 or (866)597-0100
Florence	(843)413-9500 or (877)238-3418
G'ville/Anderson	(864)679-3232 or (800)763-4825

Greenwood	(864)223-4879 or (800)922-3114
Hartsville	(843)332-1162 or (800)613-0438
Intake	(803)744-9430 or (888)346-5592
Lexington	(803)359-4154 or (800)280-1851
Orangeburg	(803)533-0116 or (800)522-9354
Rock Hill	(803)327-9001 or (800)922-3853
Spartanburg	(864)582-0369 or (800)922-8176

IF YOU DO NOT QUALIFY FOR FREE LEGAL ASSISTANCE

If you are not eligible for free legal representation or are searching for an attorney in your area, please call the South Carolina Bar Lawyer Referral Service at (803)799-7100 (in Columbia) or 1-800-868-2284 (outside Columbia). The service can provide the name of a lawyer who handles your type of case. The lawyer may charge a minimal fee (approximately \$50.00) for a one-half hour consultation. A fee agreement for further representation would then be negotiated.

In re: VITO ANTONIO LAERA, Debtor(s)

Case No. 16-04887-hb

DEBTOR'S ELECTRONIC NOTICING REQUEST (DeBN)
CHECK ONLY ONE BOX FOR THE APPLICABLE SECTION BELOW:

1. ☐ **INITIAL REQUEST:** (Check this box to begin receiving notices and orders from the U.S. Bankruptcy Court via email)

Pursuant to Bankruptcy Rule 9036, I hereby request receipt of court notices and orders via email, instead of U.S. mail, from the Bankruptcy Noticing Center (BNC) through the U.S. Bankruptcy Court's Debtor Electronic Bankruptcy Noticing (DeBN) program.

I understand that this request is limited to receipt of only notices and orders filed by the U.S. Bankruptcy Court. I will continue to receive documents filed by all other parties, such as the trustee and creditors, via U.S. mail or in person pursuant to court rules.

I understand that I will receive electronic notice of any documents filed by the court in any current or future bankruptcy or adversary case from any bankruptcy court district in which I am listed with the same name and address, including cases where I am listed as a creditor.

I understand that if I update my name or address with the U.S. Bankruptcy Court that a corresponding change will be made to my record with the BNC.

I understand that the first time the BNC receives an email bounce back (undeliverable email), my DeBN account will be automatically disabled. I will then receive notices and orders via U.S. mail, and I must file an updated request form if I wish to reactivate my account.

I understand that enrollment in DeBN is completely voluntary, and I may file a request to deactivate my account at any time.

I understand that **I must activate my account** by clicking the link the BNC will email to me in order to begin receiving electronic notice.

2. ☐ **UPDATE TO ACCOUNT INFORMATION:** (Check this box to make changes to your existing DeBN account)

I request the following update(s) to my DeBN account:

- ☐ I have a new email address as indicated below.
- ☐ I filed a new bankruptcy case, and I have an existing DeBN account. Please review my account to ensure my name and address in my account match this new case.
- ☐ I request reactivation of my DeBN account so that I may receive court notices and orders via email, instead of U.S. mail.

I understand that I must confirm updates to my account by clicking the link the BNC will email to me before any updates will take effect.

3. ☐ **REQUEST TO DEACTIVATE ELECTRONIC NOTICING:** (Check this box to request deactivation of your DeBN account)

I request deactivation of my DeBN account. I understand that by deactivating my account, I will begin receiving notices and orders filed by the U.S. Bankruptcy Court via U.S. mail, instead of email.

I understand that I will continue to receive electronic notices until such time as the Court has deactivated my account.

I am a debtor in this bankruptcy case, or the debtor's authorized representative if the debtor is a business, and I have read the applicable section check-marked above and understand and agree to the terms and conditions set forth therein. Neither the U.S. Bankruptcy Court nor the BNC bears any liability for errors resulting from the information I have submitted on this form.

Joint debtors who each request enrollment or already have a DeBN account must file separate forms.

Signature: _____ Date: _____

Printed Name (and title if not the debtor): _____

Email Address (type or print clearly): _____

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of South Carolina

In re:
VITO ANTONIO LAERA
Debtor

Case No. 16-04887-hb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-7

User: admin
Form ID: proseltr

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2016.

db VITO ANTONIO LAERA, Calle 2da #15 interior, Entre Estrada Palma y Central,
MAMBI GUANABACOA, Habana, Cuba, CU 00000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2016 at the address(es) listed below:

John K Fort trustee863@gmail.com, SC01@ecfcbis.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 2